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Edmonton Savings & Credit Union

1982 Annual Report

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Edmonton Savings & Credit Union Ltd.

29th Annual Report

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Chief Executive Officer
R. J. Mowbrey, B.Comm., R.I.A.

Auditors
Coopers & Lybrand
5th Floor, Chancery Hall
Edmonton, Alberta

Solicitors
Berzins, Willemse
2nd Floor, 8723 - 82 Avenue
Edmonton, Alberta

Board of Directors
J. Sklarchuk, President
D. Treece, Vice-President
N. Pederson, Secretary
P. Bidlock, Director
H. Gavin, Director
K. Heise, Director
V. Nakonechny, Director
P. Ryan, Director
N. Tobey, Director

Location of Offices

Central Office
#300, 8723 - 82 Avenue
Edmonton, Alberta 465-6571

Delton Branch
12809 - 82 Street
Edmonton, Alberta
476-7646

Bonnie Doon Branch
8723 - 82 Avenue
Edmonton, Alberta
468-6727

Southgate Branch
11032 - 51 Avenue
Edmonton, Alberta
437-0131

Meadowlark Branch
8700 Meadowlark Road
Edmonton, Alberta
484-7736

Leduc Branch
5203 - 50 Street
Leduc, Alberta
986-2216

Inglecroft Branch
11245 - 124 Street
Edmonton, Alberta
453-3866

Sherwood Park Branch
#4, 916 Ash Street
Sherwood Park, Alberta
467-2241

Westgate Branch
17010 - 90 Avenue
Edmonton, Alberta
487-7796

Argyll Branch
7935 - 71 Street
Edmonton, Alberta
465-7506

St. Albert Branch
11 St. Anne Street
St. Albert, Alberta
458-1331

Eastgate Branch
2004 Sherwood Drive
Sherwood Park, Alberta
464-4711

Legal Branch
Box 99
Legal, Alberta
961-3959

Kingsway Branch
156 Kingsway Garden Mall
Edmonton, Alberta
479-8475

Stirling Branch
10807 Castledowns Road
Edmonton, Alberta
456-2288

Devon Branch
P.O. Box 356
Devon, Alberta
987-4422

Castledowns Co-op Branch
12222 - 137 Avenue
Edmonton, Alberta
456-9611

1982 Board of Directors



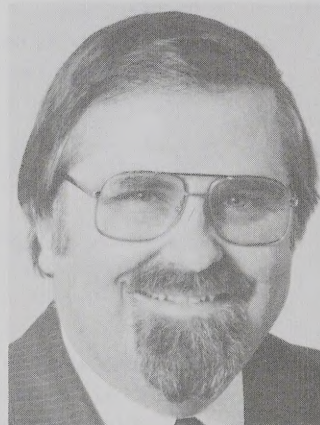
J. Sklarchuk
President



D. Treece
Vice-President



N. Pederson
Secretary



P. Bidlock



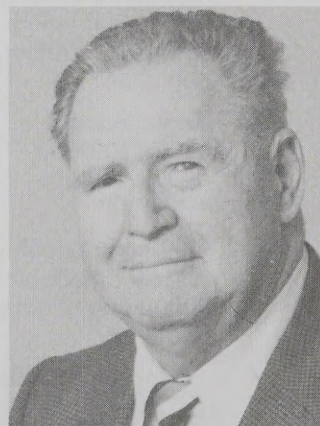
H. Gavin



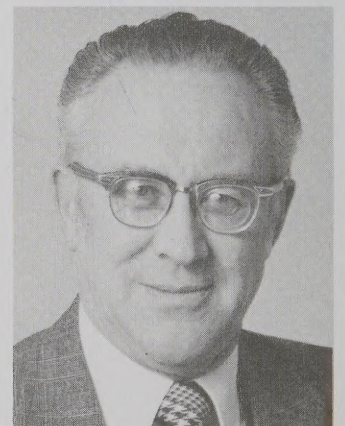
K. Heise



V. Nakonechny



P. Ryan



N. Tobey

The Year in Review

As Edmonton Savings approaches its thirtieth year of service to our members, we can all be grateful for the strong policies and patterns of leadership established in previous years, making it possible to weather the turbulent economic storms surrounding us all in the past twelve months. 1982 was not an easy year for any financial institution. But, with the prudent restraints shown by your management, the thoughtful directions taken by your representatives on the Board, and the loyalty of you, the members, we can now face 1983 with cautious optimism.

Economic Climate

Albertans have had to wrestle with the problems of high inflation and a sluggish economy for a few years now but, more recently, they have been hit in growing numbers by the stark reality of unemployment. As more of our members face financial difficulties, those pressures are felt by their credit union, most obviously in the rising delinquency rate. This was one of the key burdens of the past year.

A year of unprecedented interest rates has affected the ability of members to meet the high cost of their borrowings and, when combined with the experience of unemployment, has been the key factor in our concern over delinquency. Unfortunately, when people fail, some of those losses are passed on to the lender. In preparation for this eventuality, an increasing portion of our earnings must and has been set aside.

We have been very conscious of our duty to assist those members who are experiencing difficulties and, where possible, have attempted to do so. But, we must be equally conscious of our duty to protect the stability and future of Edmonton Savings for those members who have entrusted us with their faith and deposits. Given the difficult times, we are very satisfied with the financial statements we are presenting for the fiscal year ending October 31, 1982.

Rates

Throughout the year, rates have fluctuated dramatically, often reaching record-breaking highs. Depositors have, of course, benefitted; borrowers have not; but how has this affected your credit union?

In 1980, your credit union recognized an essential need to link both our deposit rates and loan rates more closely. Because this policy was put into effect, the actual level of rates now has very little effect on the earnings of ESCU and therefore makes us less susceptible to erratic rate changes than we were in the past.

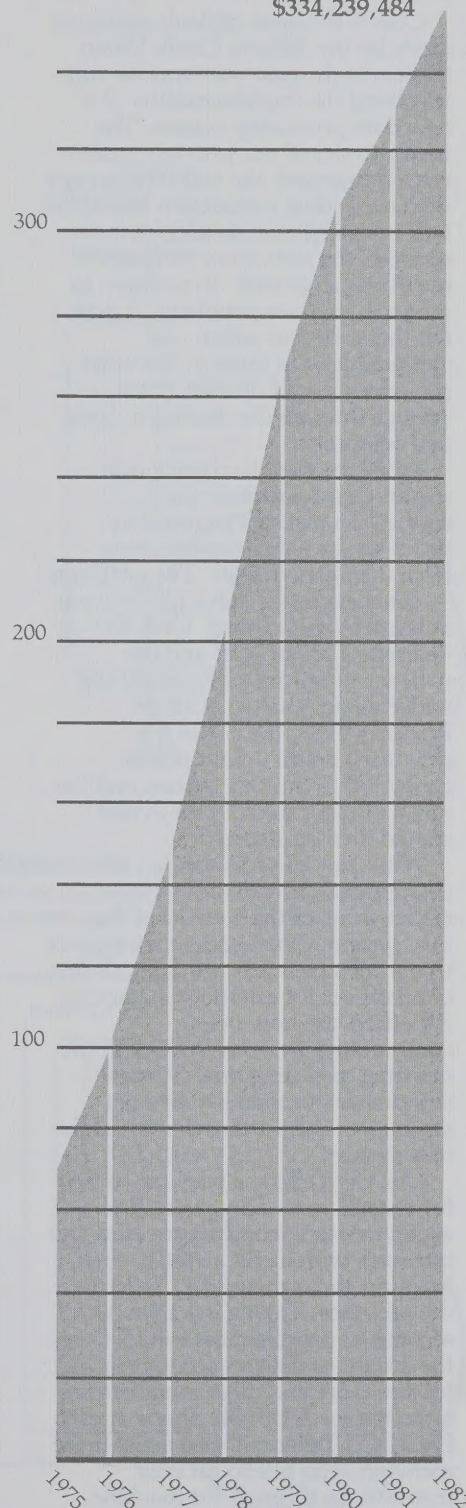
This has had a very positive effect on our ability to offer competitive rates regardless of where they stand in the marketplace. Throughout the year, rates paid on all deposit vehicles, with the exception of Plan 24, were maintained at fair and competitive levels. As of the close of this fiscal year, we are providing competitive rates to our members in all areas, a major goal which had been outlined in last year's address.

Reserves

Over the years, Edmonton Savings' Directors have followed a very stringent policy of building our reserves to prevent unexpected expenses from affecting our daily operations. This policy has made it possible to provide for any foreseeable loan losses by allocating money for this purpose from our planning reserve. It is our intention in the coming year to allocate even greater amounts to our reserves, thus ensuring our continued stability.

Given the country's current economic state, it is not surprising that more and more depositors have expressed concerns about the security of their savings. In this regard, credit union members in this province enjoy an enviable position. Through the Stabilization Corporation of Alberta, each member is insured for the total amount on deposit regardless of the number of accounts or the size of deposit.

Total Assets
yearly growth
(millions of dollars) **\$334,239,484**



Computer Services

One of the most difficult decisions made by the Alberta Credit Union System in the past year was the one involving the implementation of a new data processing system. The inadequacies of our previous system were recognized: the inability to cope with expanding transaction loads, the lack of capacity to develop new services, the restriction on future membership growth. In addition to overcoming these problems, it was felt that a system which was compatible with those of the other provinces would ultimately result in savings through the sharing of costs and equipment.

While the need to change was required and accepted, the conversion placed a tremendous strain on the entire organization, from members to staff. The problems — some expected, some not — were at times overwhelming. Only the dedication of our staff and the patience of our members made the undertaking possible at all. In February 1983, the last of the province's credit unions will be converted to the new system and the reliability and stability we expect should then be attainable.

While not all problems have disappeared, we are now able to realize some of the benefits of the new system. One frequent annoyance to our members was the short closing of all offices for afternoon balancing. All offices are now open continuously from ten o'clock in the morning to closing time. A more comprehensive member account statement is also a direct result of the new system.

Our CU Tellers, a popular service for several years now, were also expanded significantly, providing our members with direct access to their accounts through any CU Teller in the province. Taking less than 30 seconds to process most transactions, the instant update on accounts is a feature more and more members are attracted to. A trouble phone at each ESCU CU Teller will also assist those members who like to do their transactions through the machine.

Branch Offices

Tough economic times often force people to re-think previous actions and this is possibly one of the most positive results of the past year. On re-evaluating our branching process, we have identified areas which could be serviced more economically for the good of the total credit union. One such move which was determined through our consolidation process was the move of our Millwoods branch to our Southgate branch. The Millwoods branch had been subsidized by the rest of the organization for the past six years. With no change in sight, it was felt that the best interests of the total membership would be served by such a move.

In addition, a previously announced move to the town of Gibbons was tabled for future consideration. It is unrealistic to expect a new branch to attain self-sufficiency in less than a few years. Given the current economic conditions, it was felt that such a drain on the credit union would be unwise at this time.

Member Involvement

As we grow in size, one responsibility of the credit union must be to preserve the basic philosophy on which it was built, that of member-ownership. Changes in the membership involvement processes are inevitable with growth, but true involvement and representation must remain if the Board's receptiveness to the members is not to disappear.

Last year, four separate Board Informational Meetings were held in outlying areas to meet the members and discuss topics of interest. It was recognized that people from these areas may have the most difficulty attending annual meetings so it was decided to take the Board to them. This type of Board-member interaction is essential to our unique communication process.

To provide broader participation in the affairs of Edmonton Savings, the concept of voting through branch

polling stations was adopted. The growing interest of our membership is shown in the number of candidates who stood for election to the 1983 Board of Directors.

Community

As an integral part of our community, it is essential for Edmonton Savings to take an active part in its activities and in the welfare of its citizens. This year, Edmonton Savings sponsored its first Seniors Challenge. The commitment of time and energy was well rewarded by the support of the hundreds of seniors who attended.

To further the value of our educational seminars, they have now been extended free of charge to all interested residents of our community. Various topics of financial concern are covered, assisting people in coping with their financial situations.

Staff are also active, visiting schools and community groups to discuss many financial subjects. This interaction with the community has been very valuable in maintaining our link with the people we serve.

Staff

If the success of the past year lies anywhere, it is with the staff who have had to bear the greatest pressures. Over 5000 man-hours of training went into preparing for the computer conversion. However, no amount of training could have instilled the patience and dedication that our staff showed in the pressure-packed weeks that followed. We are fortunate to have these people with us and hope the membership recognize their high degree of professionalism as well as the very significant contribution they have made in the past year.

The Future

While the past year has been one of restraint and consolidation, plans for the future have not been overlooked.

Late in the year, we introduced

another new service, Assured Chequing. By simply applying for an authorized overdraft attached to a regular chequing account, the member avoids the anxiety of returned cheques and will be assured of a hassle-free chequing service.

Later in 1983, Edmonton Savings will participate in a test project for Mastercard II. If successful, the fall will see our members having the option of obtaining this debit card, giving them the convenience of a credit card and the knowledge they are using their own funds.

Through co-operation with the Canadian Co-operative Credit Society, credit unions throughout the country have made gains in the development of broader legislative frameworks, allowing us to adapt more rapidly to the demands of this competitive environment. One change which will be seen soon is the power to offer RRSP and RHOSP funds directly to our members without the services of a trust company. This will allow us both economic savings and competitive advantages.

These are only parts of the ongoing process of change affecting credit unions. We must be careful not to become overwhelmed by current problems and overlook our obligations to the future. Your credit union has a commitment to flexibility and innovation to ensure that the needs of the members are met not only now but in the future.

Conclusion

There are no magical cure-alls to the current national and provincial economic difficulties. A recent, while tentative, resurgence in economic activity is certainly a hopeful sign for the coming months.

However, there are strengths that we have uncovered and shored up in the past few months that will stand us in good stead whatever the next year holds. Those are the strengths found through teamwork.

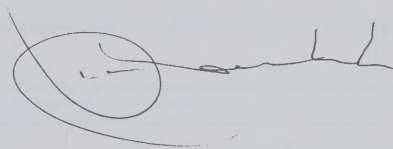
We have a dedicated and productive staff; we have conscientious Directors who have

developed policies designed to cope with adversity and to protect our financial integrity; and we have the support of a large and varied membership. Edmonton Savings has a valuable and constructive service to offer to our community. Our strength lies in the role so many people have played in the past and our future successes lie in the trust that we have earned in over 30 years of service to the community. It is a trust we do not take for granted.

With the pace of change today and the speed at which new challenges arise, it is important that we remain alert and responsive. That responsiveness is a basic tenet of the credit union creed and will remain an integral part of all Edmonton Savings' policies.

For our past, and our future, we thank the staff, the volunteers, and most of all, you, the members.

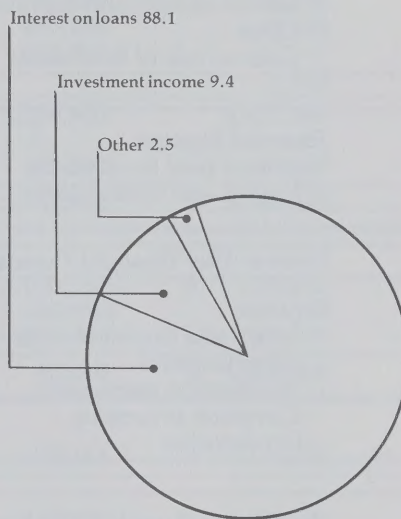
Respectfully submitted,



Jim Sklarchuk
President
On behalf of the
Board of Directors

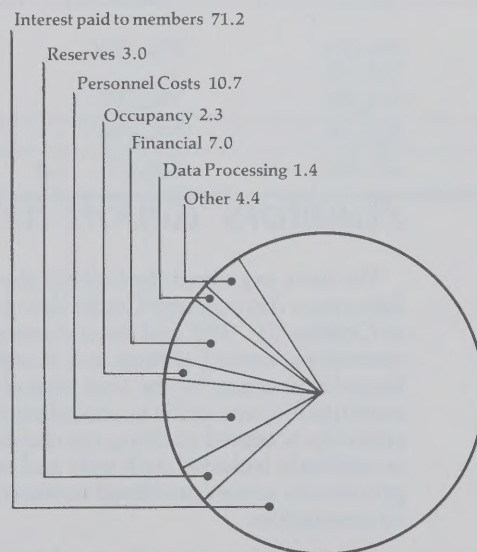
Income

where the money came from
(percentages)



Expenditures

where the money went
(percentages)



Statement of Operations

For the year ended October 31, 1982

	1982	1981
Income From Operations		
Interest	\$ 44,077,912	\$ 42,101,397
Investment	4,752,925	5,267,303
Service charges and appraisal fees	730,878	601,676
Other	412,837	412,261
Gain on sale of fixed assets	9,170	81,260
	49,983,722	48,463,897
Financial Expense		
Interest paid to members	36,067,704	32,202,491
Interest and bank charges	3,573,632	5,681,518
	39,641,336	37,884,009
Income After Financial Expense	10,342,386	10,579,888
Expenses		
Salary and employee costs	5,444,818	4,436,996
Administrative	2,962,162	2,522,098
Stabilization assessment	595,717	765,764
Computer processing	700,029	562,742
Depreciation	671,760	446,851
	10,374,486	8,734,451
Net Savings (Loss) For The Year Before Income Taxes	(32,100)	1,845,437
Provision For (Recovery Of) Income Taxes - Deferred - Note 6	(195,000)	350,000
Net Savings For The Year	\$ 162,900	\$ 1,495,437

Auditors' Report to the Shareholders

We have examined the balance sheet of Edmonton Savings and Credit Union Ltd. as at October 31, 1982 and the statements of operations, earned savings and changes in financial position for the year then ended. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as we considered necessary in the circumstances.

In our opinion, these financial statements present fairly the financial position of the company as at October 31, 1982 and the

results of its operations and the changes in its financial position for the year then ended in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

Coopers & Lybrand

Chartered Accountants
November 22, 1982

Statement of Earned Savings

For the year ended October 31, 1982

	1982	1981
Guarantee Reserve		
Balance at beginning of the year	\$ 4,340,362	\$ 3,758,310
Add:		
Bad debts recovered	12,189	18,146
Allocation from undistributed earnings	657,250	645,480
Transfer from planning reserve - Note 9	200,000	—
Guarantee reserve on amalgamation	—	5,933
	5,209,801	4,427,869
Deduct:		
Loans written off	452,189	87,507
Balance at end of the year	\$ 4,757,612	\$ 4,340,362
Planning Reserve		
Balance at beginning of the year	\$ 1,000,000	\$ 500,000
Transfer to guarantee reserve - Note 9	(200,000)	—
Allocation from (transfer to) undistributed earnings	(750,000)	500,000
Balance at end of the year	\$ 50,000	\$ 1,000,000
Undistributed Earnings		
Balance at beginning of the year	\$ 100,114	\$ 96,251
Add:		
Net savings for the year	162,900	1,495,437
Transfer from planning reserve	750,000	—
Undistributed earnings on amalgamation	—	4,506
	912,900	1,499,943
	1,013,014	1,596,194
Deduct:		
Transfer to guarantee reserve	657,250	645,480
Transfer to planning reserve	—	500,000
Dividend allocation	322,247	350,600
	979,497	1,496,080
Balance at end of the year	\$ 33,517	\$ 100,114

Balance Sheet

October 31, 1982

[illegible]

Signed on behalf of the Board

Director

DW Keene Director

Liabilities	1982	1981
Accounts Payable	\$ 321,106	\$ 255,076
Payable to Credit Union Stabilization Corporation	—	193,958
Loans payable — Note 4	13,596,161	26,476,756
Trust funds under administration	—	137,338
Deposits — Note 5	62,542,753	55,753,671
Deposit accounts withdrawable on demand	109,837,356	104,046,496
Term deposits	136,904,984	123,043,671
Deferred income taxes — Note 6	1,139,550	1,334,550
	324,341,910	311,241,516
Contingent liability — Note 8		
Capital, Reserves and Undistributed Earnings		
Capital Shares	5,056,445	5,809,155
Guarantee Reserve	4,757,612	4,340,362
Planning Reserve	50,000	1,000,000
Undistributed Earnings	33,517	100,114
	9,897,574	11,249,631
	\$334,239,484	\$322,491,147

Notes to Financial Statements

For the year ended October 31, 1982

1. Accounting Policies

(a) Fixed Assets

The credit union records fixed assets at cost. These assets are depreciated over their estimated useful lives on a straight-line basis at the following rates:

Brick buildings	3.3%
Frame buildings	5%
Security equipment	5%
Furniture	10%
Computer equipment	20%
Automotive equipment	30%
Leasehold improvements	Term of lease

(b) Property Held for Resale

The credit union records property held for resale at the lower of cost and net realizable value. Cost includes accrued interest to the date of transfer of title when property is acquired through foreclosure and costs to bring the property to a saleable condition.

(c) Guarantee Reserve

Allocations to the guarantee reserve from undistributed earnings are required by the Credit Union Act to provide for the principal amount of uncollectible loans. The allocation is determined based on a prescribed formula.

Any interest on loans which is considered uncollectible is provided for in the statement of operations as a reduction of interest income.

2. Investments

	1982	1981
Credit Union Central including accrued interest	\$28,328,718	\$33,125,703
Other financial institutions	5,000,000	—
	<u>\$33,328,718</u>	<u>\$33,125,703</u>

Investments in the Credit Union Central and other financial institutions are held to provide the liquidity level required by the Credit Union Act.

3. Fixed Assets

Details of fixed assets are as follows:

	1982		1981	
	Cost	Accumulated Depreciation	Net	Net
Land	\$ 1,694,739	\$ —	\$ 1,694,739	\$ 1,594,739
Buildings	7,009,289	732,149	6,277,140	6,250,509
Furniture and security equipment	2,175,537	598,868	1,576,669	1,517,320
Computer equipment	829,725	79,279	750,446	—
Leasehold improvements	1,161,305	272,923	888,382	796,742
Automotive equipment	98,421	38,704	59,717	29,893
	<u>\$12,969,016</u>	<u>\$ 1,721,923</u>	<u>\$11,247,093</u>	<u>\$10,189,203</u>

4. Loans Payable

A general assignment of book debts has been pledged as collateral for loans payable of \$8,500,000. Investments of \$5,000,000 have been pledged as security for a loan payable of \$5,000,000.

5. Deposits

Co-operative Trust Company of Canada has invested funds in the credit union, which represent registered retirement savings plans and registered home ownership savings plans belonging to the credit union's members. When these plans are terminated by the members, the funds invested are repaid to the members.

6. Deferred Income Taxes

The credit union accounts for income taxes on the tax allocation basis. Deferred income taxes are recorded when income taxes actually payable in respect of a year are reduced because of differences between the time certain items of revenue and expense are reported in the accounts and the time they are reported for income tax purposes.

Deferred income taxes provided for on the statement of operations are computed based on net savings for the year before income taxes, less the dividend allocation and loans written-off (net of recoveries).

7. Commitments

The future minimum lease payments on operating leases over the next five years are as follows:

1983	\$ 255,965
1984	254,668
1985	276,782
1986	281,187
1987	281,187
	<u>\$1,349,789</u>

8. Contingent Liability

During the year Credit Union Central converted to a new computer system. Substantial costs were incurred by Credit Union Central as a result of this computer conversion. Prior to the year end, Credit Union Central proposed to the credit union that they pay \$1,015,000 of the cost overrun. Subsequent to the year end, on November 22, 1982, the Board of Directors voted not to accept this proposal. It is uncertain as to what amount will ultimately be paid by the credit union to fund Credit Union Central for the cost overrun. Any funds paid will be reflected as a charge against operations when expended.

9. Transfer from Planning Reserve

The Credit Union Stabilization Corporation agreed to waive its fourth quarter stabilization assessment of \$200,000 on the basis that the credit union put an equal amount into its guarantee reserve.

Statement of Changes in Financial Position

For the year ended October 31, 1982

	1982	1981
Source of Cash		
Operations	\$ 190,490	\$ 2,141,667
Increase in term deposits	13,861,313	17,956,843
Increase in deposits	6,789,082	5,483,547
Increase in loans payable	—	587,080
Proceeds on sale of fixed assets	40,389	255,259
Increase in accounts payable	66,030	118,821
Increase in payable to Credit Union Stabilization Corporation	—	17,235
Increase in deposit accounts	5,790,860	—
Decrease in income taxes recoverable	108,373	—
Decrease in accounts receivable	138,828	—
Decrease in other investments	11,357	—
	26,996,722	26,560,452
Use of Cash		
Increase in loans to members	8,117,431	8,346,199
Decrease in deposit accounts	—	3,817,054
Increase in investments	—	3,320,627
Purchase of fixed assets	1,760,869	1,490,842
Increase in property held for resale	2,933,225	509,198
Decrease in share accounts	752,710	394,397
Dividends	322,247	350,600
Increase in accounts receivable	—	154,586
Decrease in trust funds under administration	137,338	93,343
Purchase of other investments	—	58,307
Decrease on amalgamation	—	10,439
Decrease in loans payable	12,880,595	—
Decrease in payable to Credit Union Stabilization Corporation	193,958	—
Increase in investments	203,015	—
	27,301,388	18,545,592
Increase (Decrease) in cash	(304,666)	8,014,860
Cash at beginning of the year	14,984,026	6,969,166
Cash at end of the year	\$ 14,679,360	\$ 14,984,026



We believe in you.

You may be a senior citizen, or under twenty-five. You could be married or single. You may rent your home, or own your own. You could be a chief executive officer or a peace officer. Male or female. Rich or not. Teen or tot. It matters not.

As a member of Edmonton Savings & Credit Union, you are the one important individual we care about and try to help. You are the one we believe in.

That philosophy of one-on-one personal service has enabled Edmonton Savings to develop the most complete full service financial organization you will find anywhere. It's the reason why today, as we stride confidently into our 30th year of service, we are the largest credit union in Alberta, with more than 65,000 members in 16 branches in Edmonton and surrounding area.

There is no financial problem we have not tried to solve for someone; no savings, investment or service opportunity we have overlooked or not implemented if it was of benefit to our members, to you. As a matter of fact, we were among the very first to introduce some of the important innovations that have improved banking service in the past few years.

In the service/convenience area, Edmonton Savings may have been the first full service financial organization to open Saturdays and weeknights.

Although daily interest chequing accounts are now available at most major financial institutions, credit unions like Edmonton Savings were the first to introduce them to Canada as Plan 24 Accounts.

To help our members keep current, accurate records of all their financial business, Edmonton Savings provides the most detailed and comprehensive Monthly Statement in the banking field. Other than Credit Unions, few, if any, financial organizations provide as much useable and necessary information on a regular monthly basis as Edmonton Savings does for our members.

Recent developments in the computerization and automation of banking services have further improved our service capabilities to members. Our automated CU Tellers offer our members access to virtually all regular services during and after regular business hours. Now that all credit union automated tellers are hooked up to one IBM computer system, our members can access their Edmonton Savings accounts province-wide.

A credit union is a family affair and Edmonton Savings looks after every member of the family with a full range of services.

For Moms and Dads who take care of family finances, ESCU provides chequing and savings accounts, mortgages, loans, homeowners' savings plans, bill paying — virtually everything the family needs.

Your chequing account at Edmonton Savings provides personalized cheques which are itemized and returned to you each month with your detailed statement. Savings accounts are as varied as the needs of our individual members demand. From daily interest in your Plan 24 Account to term deposits, registered retirement savings plans, registered homeowner savings plans, and the monthly-interest-paying Blue Chip Account.

Edmonton Savings mortgage loans are offered at competitive rates and can be paid in full at any time without penalty. The amortization period of your first mortgage can be reduced significantly by setting your payment schedule on a weekly basis rather than monthly, saving you thousands of dollars. Second mortgages are also available for





home improvement and other worthwhile purposes.

As Edmonton Savings' primary goal is to assist our members in solving immediate financial problems and building a secure financial future, we offer a most complete consumer loans program at very competitive rates. Repayment can be scheduled to meet each individual member's needs and financial ability, with no pre-payment penalties.

Edmonton Savings also offers special member education seminars on family budgeting, wills and estates, income tax, insurance, automotive care and maintenance, among others. All at no cost to members. In addition, a wide variety of self-help books and booklets are available on money management, family budgeting, RRSPs and RHSPs, credit counselling, and even special booklets for teens.

Our senior citizen members enjoy special services. These include no-charge chequing and no service fees on travellers' cheques, money orders and utility payments. Bus passes are also available at all branches.

At Edmonton Savings, we believe that adults aren't the only ones who need financial services. That's why we go out of our way to make teens also feel right at home. As a teenage member you can enjoy the same services that adult members do. You can handle your own expenses with a personal chequing account. Or save for something special with an ESCU savings account. And unlike some other financial institutions that restrict automated teller usage, Edmonton Savings automated tellers are available to our teenage members too.

For the little ones, we have the Penny Pushers Club. A special club for children twelve and under, Penny Pushers helps your child learn the basics of money management in an interesting and entertaining way. Every Penny Pusher gets a personal I.D. card, and pin-on buttons and

balloons. They enjoy club picnics and parties and receive the club's regular newsletter, the Penny Paper.

Complete financial service to every member of your family, personal interest in and attention to the needs of each individual member — it's a simple philosophy that works for Edmonton Savings' members even in the most complicated times.



Employees *As at October 31, 1982.*

Bob Mowbrey	Tim Pearson	Karen Zurawell	Madeleine Joly	Joanne Hingley
Roy Nilsen	Garth Warner	Susan Berzins	Jane VanDenHeuvel	Roberta Woytkiw
John Cardinal	Lila McNeil	Susan Millar	Sharon Rose	Carolyn Cawsey
Beverly Holoboff	Lynn Hurst	Linda Robertson	Lynn Leask	Corinne Serediak
Dave Pollitt	Deanne Savard	Donna Mateciuk	Jacqueline Smith	Dean Roehl
Ben Munro	Danny Gagne	Kerri Campbell	Lynn Howatt	Sophia Nathanail
Brian Cheston	Vicky Horton	Bonnie Burton	Darrell Claxton	Carla McAdam
Henry Matzigkeit	Evelyn Leppuhner	Carolyn Toebes	Bonita Brewitt	Linda Rolof
Gordon Watson	Anna O'Sullivan	Gail Fink	Doris VanBrabant	Glenda Glorieux
Jean Nimchuk	Dianna Stang	Marti Fanjoy	Susan Jackson	Phyllis King
John Zwikstra	Brenda Charlton	Yvonne Ewanicke	Marjorie Kieser	Jo-Anne Fizer
Brian Malone	Judy Mills	Kathy Krausert	Linda Ness	Rosanne Admiraal
Bill Van der Kaaden	Marilyn Francis	Valerie Trudel	Connie Montpetit	Netty-Anne Cupido
Lorne Sherrick	Alice Kneller	Jocelyn Hudson	Norma Balicki	Grace Fearon
Ian Pope	Sylvia Wilson	Kathryn Chiok	Kim Pearce	Tanis Mowbrey
Tim Schraeder	Verna Roever	Carla Kresier	Michelle Veness	Evelyn Berglund
Bob Chapman	Myrne Quaaale	Maureen Way	Marlene Gendemann	Eleanor Carter
Barb Mackie	Rose Millette	Anna McGovern	Carole Cayenne	Catherine Lindberg
Joan Unger	Gerri Biberger	Marna Burner	Roxanne Podarunok	Alice Coleman
Judy Notschaele	Diane Parks	Ellen Luu	Debbie Okerstrom	Glenda Yearley
Marilyn Jackman	Kerry Strobl	Marlene Bartley	Betty Knapp	Carol-Ann Turchanski
Yvonne Letendre	Esther Wiens	Joanne Otto	Susan Belair	Gail Melnyk
Joan Unger	Sandy Shandro	Geraldine Spilak	Debbie McQuiggin	Marguerite Scott
Art Craggs	Cindy Woytuck	Lorraine Schrader	Sophie Nathanail	Patricia McNamara
Larry Hook	Scott Mowbrey	Linda Wright	Joanne Barrett	Jennifer Melville
Roy Bateman	Letitia Messier	Cathy Turgeon	Lorna Cross	Wendy Chong
Bill Slattery	Randy Holland	Crystal Rustand	Laurie Wilkie	Cathy Rattray
Jerry Hansen	Brent Shapansky	Betty Hannam	Anna Mariner	Sandra Conway
Emrys Olson	Fern Klassen	June Bartsch	Yvonne Gagne	Gillian Hurst
Steve Natran	Noorjehan Mitha	Gladys Muir	Vivianne Huot	Mary O'Neill
Andy Mahe	Jean Greenway	Valerie Makarowski	Carmen Huot	Tasha Aleth
Walter Lasek	Solbritt DeCuyper	Gloria Brown	Linda Hills	Greg LaFontaine
Kim Moolyk	Mildred Seidlitz	Maria Calcada	Sheila Harder	Ann McPherson
Noreen Krueger	Val Billington	Mina Naujoks	Loeva Frederick	Maria Loconte
Kathy Neall	Marilyn Tuele	Connie Osterholm	Ruth Lord	Paulette Hunting
Susan Palidis	Sharon MacFarlane	Ingrid Rehn	Catherine Merkel	Linda Bieganek
Shirley Coombe	Linda O'Connell	Jeannie Morse	Cathy Salmon	Shauna Shybunka
Sue Meier	Kathy Hildebrand	Dorothy Southorn	Barbara Tilley	Maria Giordano
Debbie Clark	Karen Seggs	Bonnie Bishop	Sue Siffledeen	Heather Sigurdson
Irene Simard	Kathy Serediak	Dianne Kiel	Elizabeth Raddysch	Rita Bell
Joanne Chernish	Chi Hong	Jenny Bron	Jacqueline Lewis	Sharon Zaharko
Pat Morse	Marie Bouffard	Christine Lupul	Susan Fieseler	Lorie Chamaschuk
Laurie Donnelly	Cathy Kilbride	Bernie Frost	Lyda Bertrand	Cheryl Sidor
Jenny Marko	Marie Giguere	Kim Drongal	Maria Cabral	
Barbara Rogoz	Anna Holland	Maureen Hertzig	Donna Melchionno	
Bertha DeMelo	Kushma Lal	Audrey Wood	Suzanne Nutter	
Carolyn Ziober	Bonnie Edwards	Doris Chalifoux	Honny Allen	
Christine Richmond	Shannon Francis	Suzanne Goulet	Joan Martin	
Cathy Courtemanche	Bonnie Kroker	Lorraine Owchar	Susie Lewyta	
Bruce Loeb	Ana Wisniewski	Lois Huemer	Dixie Williams	
Myrna Pinchbeck	Susan Sarich	Carolyn Wiese	Junner Mah	
Carol Musteca	Wendy Shaver	Barbara Eddy	Sandy Olson	
Pat Patterson	Josephine Collins	Sally Jomha	Angela Hanlon	
Loretta Fizer	Betty McKenna	Shelley Harding	Alberta Penny	
Linda Debrinski	Vivian Marcotte	Karen Young	Debbie Kobylanski	
Cathy Grant	Pat Boos	Diane Bradshaw	Melissa Hrycun	
Liz Travanut	Liz Hallett	Brenda McLeod	Hala Salame	
Lana Wotherspoon	Lorelei Dalrymple	Bonnie Waldron	Terry Adzich	
Julie Malone	Debra Gerlach	Vivian Rudland	Colette LaFontaine	
Rod Carty	Lora McArthur	Ruby Tiemstra	Martin Bauer	
Carol Shelley	Susan Kobylnyk	Darlene Riddell	Shirley Smith	
Dona McCormick	Rhonda Nadeau	Vivian Short	Tammi Lynem	
Joan Cornin	Doreen Trachuk	Liz Remesoff	Darren Andruko	

